



Christine Zou, CPA Chief Financial Officer

Christine Zou, CPA, serves as Chief Financial Officer for Dunham & Associates Holdings, Inc. and its subsidiaries and Treasurer and Principal Financial Officer of the Dunham Funds. Christine is responsible for the overall corporate finance and accounting functions.

Prior to joining Dunham in 2024, Christine has twenty-seven years of accounting and finance experience in various industries and earlier tax and audit practices in Big Four and Five public accounting firms.

During thirteen years in the financial services industry, Christine held various leadership roles, including FVP, Director, Accounting & Finance at Axos Bank, Financial Principal, Treasurer, and Controller for Altegris group of companies, Principal Accounting Officer for Altegris KKR Commitments Master Fund, and Controller at Sentinel Trust Company, L.B.A.

Christine's expertise includes a wide range of financial competencies including strategic planning, budgeting and forecasting, financial reporting, consolidation, general ledger, cash management, internal controls, process improvement, audit/tax, financial regulatory compliance, and risk management.

Her career is marked by a number of financial achievements including spearheading accounting and financial reporting for five M&A transactions, one IPO readiness, and a series of business reorganizations. In her earlier career in public accounting, she minimized tax liabilities of clients through tax compliance work and helped clients successfully raise funds in the international capital markets via eight IPO audits.

Academically, Christine has a Master in Professional Accounting with honor from the University of Texas at Austin and a Bachelor's Degree in Accounting from Shanghai University of Finance & Economics. She holds active CPA licenses in CA, TX, and DE and the FINRA Series 27 registration.

At a Glance

- Oversees the overall corporate finance and accounting functions
- 27 years of accounting and finance experience in various industries and Big Four and Five public accounting firms, 13 years of which in the financial services industry
- Master in Professional Accounting with honor from the University of Texas at Austin

About Dunham Trust Company

Dunham Trust Company is a privately held trust company. It is licensed in the states of Nevada and Colorado and is regulated by the state of Nevada, Department of Business and Industry, Financial Institutions Division. Dunham Trust opened in 1999 with the core belief that cultivating highly personal service would make a positive difference in providing exceptional trust administration services. Whether we are working with a family running a business or assisting a wealth manager, building lasting relationships has been and continues to be our key to sustained success. Our senior trust officers interact directly with you so you can benefit from their extensive trust administration, operations and investment management expertise. We look forward to working together with you to build a legacy that lasts for generations.